



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	LENT et al.	Examiner:	Elda G. Milef
Application No.:	10/782,311	Art Unit:	3692
Filed:	February 18, 2004	Docket No.:	NEXTP005C1
Title:	INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION		

CERTIFICATE OF MAILING

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Elaine Nguyen
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TO OBVIATE AN OBVIOUSNESS-TYPE
DOUBLE PATENTING REJECTION

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Sir:

The owner(s), NextCard, Inc., of the entire interest in the above-identified application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the above-identified application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 to 156 and 173 of prior United States Patent No. 6,718,313 (hereafter "prior patent"), as presently shortened by any terminal disclaimer. The owner(s) hereby agrees that any patent so granted on the above-identified application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the above-identified application and is binding upon the grantee, its successors or assigns.

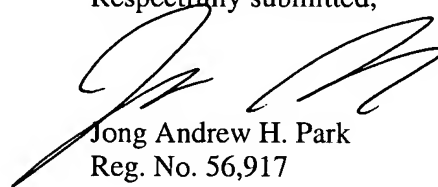
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The undersigned is an agent or attorney of record.

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Respectfully submitted,



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